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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
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Jonathan Turner

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EXAMINER

DUNHAM, JASON B

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PAPER

Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

Office Action Summary	Application No. 09/924,684	Applicant(s) TURNER ET AL.	
	Examiner JASON B. DUNHAM	Art Unit 3625	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 02 April 2008.
- 2a) ☒ This action is **FINAL**. 2b) ☐ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1-17, 37-55 and 75-91 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 1-14, 16, 17, 37-52, 54, 55, 75-88, 90 and 91 is/are rejected.
- 7) ☒ Claim(s) 15, 53 and 89 is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on _____ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some * c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
 2. ☐ Certified copies of the priority documents have been received in Application No. _____.
 3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- | | |
|--|---|
| 1) <input type="checkbox"/> Notice of References Cited (PTO-892) | 4) <input type="checkbox"/> Interview Summary (PTO-413) |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948) | Paper No(s)/Mail Date. _____ |
| 3) <input checked="" type="checkbox"/> Information Disclosure Statement(s) (PTO/SB/08) | 5) <input type="checkbox"/> Notice of Informal Patent Application |
| Paper No(s)/Mail Date <u>4/2/08</u> . | 6) <input type="checkbox"/> Other: _____ |

DETAILED ACTION

Response to Amendment

Applicant amended claims 1, 6, 7, 15, 37, 43, 53, 75, 80, 81, and 89 in the response filed April 2, 2008. Claims 1-17, 37-55, and 75-91 are pending.

Allowable Subject Matter

Claims 15, 53, and 89 are objected to as being dependent upon a rejected base claim, but would be allowable if rewritten in independent form including all of the limitations of the base claim and any intervening claims.

Claim Rejections - 35 USC § 102

The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

(e) the invention was described in (1) an application for patent, published under section 122(b), by another filed in the United States before the invention by the applicant for patent or (2) a patent granted on an application for patent by another filed in the United States before the invention by the applicant for patent, except that an international application filed under the treaty defined in section 351(a) shall have the effects for purposes of this subsection of an application filed in the United States only if the international application designated the United States and was published under Article 21(2) of such treaty in the English language.

Claims 1-14, 16-17, 37-52, 54-55, 75-88, and 90-91 are rejected under 35 U.S.C. 102(e) as being anticipated by Lilly (US 2002/0156723).

Referring to claim 1. Lilly discloses a method for providing messages to a user located at a client system attached to a network while the client system is displaying a

web page associated with a web site provided by a web server through the network, the method comprising:

- Obtaining a financial account limit and an outstanding balance of a financial account associated with the user (Lilly: figure 3a);
- Determining that the user is attempting to purchase an item from the web site using the financial account (Lilly: paragraph 78);
- Analyzing a cost of the item against the financial account limit associated with the financial account (Lilly: paragraph 89);
- Determining whether the sum of the cost of the item and the outstanding balance exceeds the financial account limit (Lilly: figure 5a and paragraphs 81-82); and
- Prior to the item being purchased, presenting a message for display along with the web page based on a determination that the sum of the cost of the item and the outstanding balance does not exceed the financial account limit, wherein the message includes an indication reflecting a new outstanding balance that will be associated with the financial account after the user purchases the item from the web site using the financial account (Lilly: figure 5b, table I, and paragraphs 87-90).

Referring to claims 2-3. Lilly further disclose a method wherein determining that the user is attempting to purchase the item from the web comprises determining that the user has selected a trigger or an option that indicates or reflects that the user is attempting to purchase the item (Lilly: paragraph 78).

Referring to claim 4. Lilly further discloses a method comprising: presenting a message reflecting an offer to increase the financial account limit, based on a determination that the sum of the cost of the item and the outstanding balance exceeds the financial account limit (Lilly: figure 5b and paragraphs 81-82). The examiner submits that Lilly discloses querying a customer to extend their line of credit when their outstanding balance exceeds their general purpose line of credit.

Referring to claim 5. Lilly further discloses a method wherein obtaining a financial account limit and an outstanding balance of a financial account associated with the user comprises:

- Ranking the financial account based on a current status of the account (Lilly: paragraph 49);
- Presenting a message reflecting that the financial account limit will be exceeded, based on a determination that the sum of the cost of the item and the outstanding balance exceeds the financial account limit and based on the rank of the financial account (Lilly: paragraphs 41 and 49-50, targeting specific customers based on level of risk).

Referring to claim 6. Lilly further discloses a method comprising: determining that the sum of the cost of the item and the outstanding balance exceeds the financial account limit; and

In response, presenting a message reflecting an indication that if the item is purchased using the financial account, the financial account limit will be exceeded (Lilly:

figure 5b and paragraphs 81-82). Lilly allows a customer to access their extra credit lines if their general purpose line is exceeded.

Referring to claim 7. Claim 7 is rejected under the same rationale set forth above.

Referring to claim 8. Lilly further discloses a method wherein the steps of obtaining, determining that the user is attempting to purchase an item from the web site, analyzing, determining whether the sum of the cost of the item and the outstanding balance exceeds the financial account limit, and presenting, are each performed by an application located at the client system (Lilly: figure 5b and paragraphs 99-101).

Referring to claim 9. Lilly further discloses a method wherein the steps of obtaining a financial account limit and analyzing the outstanding balance are performed by a financial account issuer (Lilly: paragraph 39).

Referring to claims 10-11. Claims 10-11 are rejected under the same rationale set forth above.

Referring to claim 12. Lilly further discloses a method wherein the message includes an indication reflecting a number of payments at a determined amount that, if the item is purchased with the financial account, the user would have to make to a financial account issuer (Lilly: paragraph 115).

Referring to claim 13. Lilly further discloses a method wherein the determined amount is selected by the user (Lilly: paragraph 125).

Referring to claim 14. Lilly further discloses a method wherein the message includes an indication reflecting a payment amount that the user would periodically have

to make to a financial account issuer to pay off the purchase price of the item (Lilly: paragraph 126).

Referring to claim 16. Lilly further discloses a method comprising presenting a message (Lilly: paragraph 5b). The contents of the message (indicating the item may be purchased at an alternate site for a lower amount) are non-functional descriptive material as the printed matter is not functionally related to the substrate. The printed matter (contents of the message) do not distinguish the invention from the prior art in terms of patentability because the functionality of presenting a message is not changed The critical question is whether there exists any new and unobvious functional relationship between the printed matter and the substrate- In re Gulack, 217 USPQ 401 (Fed. Cir. 1983), In re Ngai, 70 USPQ2d (Fed. Cir. 2004), In re Lowry, 32 USPQ2d 1031 (Fed. Cir. 1994); MPEP 2106.01 II

Referring to claim 17. Lilly further discloses a method including obtaining account information including interest rate (Lilly: paragraph 50).

Referring to claims 37-45. Claims 37-45 are rejected under the same rationale set forth above.

Referring to claims 46-47. Lilly further discloses a medium wherein the client system executes a browser for rendering the web page that is displayed at the client system, and wherein the message is displayed on top of a browser window (Lilly: paragraphs 46 & 78). The examiner submits that it is old and well known in the art to display messages from web site by using scrolling messages and pop-up windows.

Referring to claims 48-52, 54-55, 75-88, and 90-91. Claims 48-52, 54-55, 75-88, and 90-91 are rejected under the same rationale set forth above.

Response to Arguments

Applicant's arguments regarding claims 15, 53, and 89 (see the indicated allowable subject matter) filed April 2, 2008, with respect to the rejection under the 35 USC 103(a) have been fully considered and are persuasive.

Applicant's arguments regarding the 35 USC 102(e) rejection in view of Lilly filed April 2, 2008 have been fully considered but they are not persuasive. Applicant argues that Lilly does not display an outstanding balance to a user prior to the item being purchased and the outstanding balance does not exceed the financial account limit, as recited in claim 1. The examiner disagrees; paragraphs 87-90 of Lilly discloses determining if a purchase will exceed the available balance and paragraph 61 disclosing displaying the new available balance in a notification message. Similar independent claims 37 and 75 as well as the dependent claims of claims 1, 37, and 75 are rejected under the same rationale.

Applicant further argues that Lilly does not disclosing ranking the financial account as recited in claims 5, 41, and 79. The examiner notes that the ranking of the accounts is not given much patentable weight as the claims do not positively indicate how the ranking affects whether the financial account will be exceeded. The examiner suggests incorporating limitations from specification paragraphs 82 and 87 which

change by the functionality of the message by varying it depending on customer account ranking.

Lastly, applicant argues that Lilly does not disclose a number of payments and payment amount that a user would have to make on a financial account based on the purchase price of the item (claims 12, 14, 50, 52, 86, and 88). The examiner disagrees, Lilly discloses a minimum payment (similar to applicant's paragraph 89 disclosure) and its due date based on the user's transactions (see at least paragraphs 116 and 125).

Pursuant to the discussion between the examiner and applicant's attorney of record, Brad Edelman, and applicant's amendments to the claims 6, 7, 12, 13, 15, 42, 43, 50, 51, 53, 80, and 81 the examiner has removed the objection to the claims for conditional statements and given full patentable weight to the limitations.

Conclusion

THIS ACTION IS MADE FINAL. Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire THREE MONTHS from the mailing date of this action. In the event a first reply is filed within TWO MONTHS of the mailing date of this final action and the advisory action is not mailed until after the end of the THREE-MONTH shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of

Art Unit: 3625

the advisory action. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the mailing date of this final action.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to JASON B. DUNHAM whose telephone number is (571)272-8109. The examiner can normally be reached on M-F, 8-5.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Jeff Smith can be reached on 571-272-6763. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

/Jeffrey A. Smith/
Supervisory Patent Examiner, Art
Unit 3625

JBD
Patent Examiner
7/7/08